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European Patent Office  
Office européen des brevets

Publication number:

0 392 159  
A2

12

## EUROPEAN PATENT APPLICATION

21 Application number: 90102809.2

51 Int. Cl.5: G06K 9/80, G07C 9/00

22 Date of filing: 13.02.90

30 Priority: 10.04.89 JP 90443/89

43 Date of publication of application:  
17.10.90 Bulletin 90/42

64 Designated Contracting States:  
AT CH DE ES FR GB IT LI NL SE

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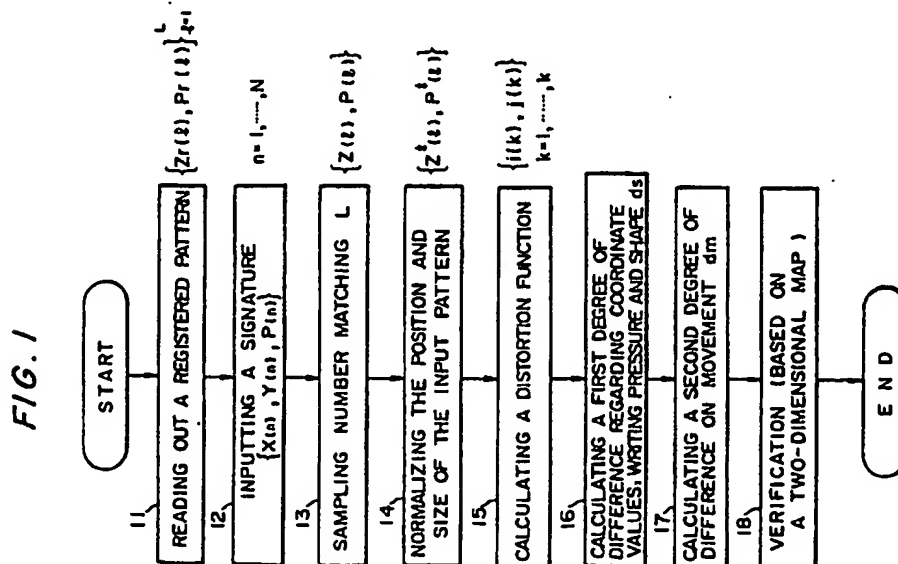
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54 Signature verification method.

57 A signature verification method which a signer is checked whether an identical person or not by comparing a true signature preliminary registered to a signature electrically inputted by a true signer. To eliminate errors on time and space particular to the input pattern, dynamic programming matching is performed on the input pattern in this verification system.

In order to distinguish a true signature from forgeries, a pattern matching is executed by obtaining divergencies between the information of the input pattern and that of the registered pattern distributed on a two-dimensional map composed of two major elements; shape axis and movement axis. Said two-dimensional map includes a genuine signature area, a false signature area, a forgery signature area and a boundary signature area.



# SIGNATURE VERIFICATION METHOD

## BACKGROUND OF THE INVENTION

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### Field of the Invention

The present invention relates to a signature verification method, and more particularly to a signature  
 10 verification method by which a time axis distortion function is obtained from a registered pattern and an  
 input pattern by the use of dynamic programming matching, and the input signature can be distinguished to  
 be a true signature or a forgery/a false with high degree of accuracy.

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### Description of the Prior Art

Signatures are prevailingly used in any field of industries. Especially in Europe, signatures are  
 frequently used in from the case of approving of documents to that of checking of checks or credit cards. It  
 20 is, therefore, necessary to discriminate accurately a genuine signature from false signatures. Previously, this  
 could only be done by a visual examination, but it is now possible to use electronic means to verify the  
 authenticity of a signature by a technique recognized as a pattern of electrical signals comparing with a  
 registration pattern that has been stored in the system previously. Verification based on such pattern  
 recognition can provide a considerable improvement of the accuracy when using a signature to identify a  
 25 true person. This verification method contributes much to enlarge the field of its applications.

Signature verification was disclosed as part of the online method handwritten character identification  
 described in Japanese Laid-open Patent Application 62-287387. In the method disclosed, dynamic program-  
 ming matching is used to obtain a distortion function between a registration pattern (hereinafter referred to  
 as "a registered true pattern") and an input signature pattern. Furthermore, in the prior art, a method which  
 30 utilizes a writing pressure information as well as coordinate information is revealed. As such, this prior art  
 could provide highly accurate signature verification.

Thus, an information of difference related to coordinate and writing pressure between a registered true  
 pattern and an input pattern is simply used in the prior art. The problem of the prior art is in that the rate of  
 recognizing a true person and the rate of rejecting other persons cannot be improved at a time due to the  
 35 basic principle of dynamic processing which absorbs fluctuations of a pattern.

It is extremely difficult to meet the requirements to improve said two types of rates at one time.  
 Because signature patterns have some dispersion in their distributions on a two-dimensional distribution  
 map, so that a distribution of a true signature and that of a false signature inevitably overlap each other.  
 Consequently, the prior art had difficulty in providing a sufficient recognition rate which was credible enough  
 40 for practical use by only using the information of difference degrees with respect to a coordinate value and  
 a writing pressure value.

A signature counterfeiter can forge a shape of a signature, but cannot imitate a writing movement and a  
 writing pressure of a true signer. Another problem of the prior art was that forged signatures were not  
 completely rejected, what was worse, those signatures resembled only on the shape of a true signature  
 45 were recognized as valid.

Further, in the prior art, a signature classified in a boundary area, at which a true signature and a false  
 signature coexisted, was forcibly judged as either true or false. As such, in case of giving importance to a  
 discrimination rate when verifying in practical occasions, the prior art caused a trouble that a true signature  
 is discriminated to be a fake. Therefore, in the case of finance business, the signature verification system  
 50 was hard to be put into practical use.

The object of the present invention is to provide a novel method for comparing and verifying between a  
 registered pattern and an input pattern, and this method facilitates to satisfy in improving an recognition rate  
 of a true signature and a rejection rate of a forgery/a false at the same time.

Further object of the present invention is to provide a verification method which prevents a trouble in an  
 area, at which there is an overlap between a distribution of an recognition rate of a true signature and a

rejection rate of a forged/a false signature, by setting up a boundary area in which a signature, whose authenticity is unidentifiable for the verification system, is classified.

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# Summary of the invention

To achieve the above two objects, the present invention comprises the steps:  
a first step for obtaining discrepancies on shape as a first degree of difference; and  
10 a second step for obtaining cumulative values of non-linearity level relating to a time distortion function between a registered true pattern and an input pattern obtained as a second degree of difference which represents dissimilarities of writing movement. Thereby, a signature is distinguished to be a true or a forgery/a false by the use of said two degrees of differences in two-dimensional arrangement.

The present invention also includes at least three types of settled area on a two-dimensional distribution map with respect to the degree of difference:

- 15 a forgery signature area in which an input pattern intentionally imitated to the registered true pattern is classified;
- a genuine signature area in which an input pattern belonging to the individual settled area two-dimensionally remote from the forgery signature area is classified;
- 20 a false signature area in which an input pattern belonging to neither of the above-mentioned two areas is classified.

In the present invention, said false signature area further includes a boundary area in which a signature hardly distinguishable to be a true or a false is classified, thereby giving an output showing the degree how the input pattern resembles the registered true signature.

25 Thus, according to the present invention, the signature verification is performed with two-dimensional arrangement by the use of the information related to dissimilarities of shape and writing movement, both of which are obtained from a temporal series of the coordinate and pressure values of a pen between an input pattern and a registered pattern, thereby an recognition rate of a true signature and an elimination rate of a forgery can be remarkably improved, because imitating a writing movement is hardly practicable for a counterfeiter compared to forging a shape of the registered signature.

Also, the present invention enables the forgery imitated the registered true pattern to be eliminated completely.

Further, according to the present invention, a trouble, which is caused by an input pattern classified in a boundary area overlapping the true signature area and the false signature area, can be prevented by  
35 providing an output showing the degree how the input pattern resembles the registered true signature.

Further features of the invention, its nature and various advantages will be more apparent from the accompanying drawings and the following detailed description of the invention.

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## Brief Description of the Drawings

Figure 1 is a flow chart diagram showing the preferred embodiments of signature verification according to the present invention;

45 Figure 2 is an explanatory diagram of a registered pattern and an input pattern;

Figure 3 is an explanatory diagram of a time axis distortion function ;

Figure 4 shows another example of the time axis distortion function according to the present invention;

Figure 5 shows a two-dimensional distribution of difference according to the present invention;

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## Description of the Preferred Embodiments

Figure 1 is a schematic illustration of various steps of a signature verification method according to the  
55 present invention.

A step 11 is a stage for reading out a registered true pattern from a memory. A registered true pattern is previously written by a true signer, and is converted into the form of three-dimensional time series data relating to a coordinate and a writing pressure sampled at equal intervals of time, and then such converted

data is recorded in the form of electrical signals after being normalized on the shape and size of the written true pattern.

A step 12 is a stage for reading a signature in the form of electrical information with a digitizer. Whenever a signature verification becomes necessary, a pattern written by a signer to be identified is read  
 5 into the form of three-dimensional time series information as electrical signals relating to the coordinate and writing pressure as the same way the registration of a true pattern.

Steps 13 and 14 are stages for preliminary normalization. In the step 13, the number of data included in the input pattern is made equivalent to that of the registered pattern, thereby matching the sampling number of the input pattern to that of the registered pattern.

10 Step 14 is a stage for normalizing the location and size of the input pattern on an input board every time on which a signature is written down. Through the above steps, i.e., the step of data number matching and the step of normalizing the size and location, the input pattern is converted into an appropriate form of data which can be compared to the registered pattern.

Step 15 is a calculation stage of a distortion function between the registered pattern and an input  
 15 pattern. In this step, a time distortion function which minimizes a cumulative error between the input pattern and the registered pattern by a dynamic programming matching technique is obtained.

Step 16 is a stage for calculating a degree of difference on shape between the registered pattern and the input pattern as a first degree of difference. In the present invention, the first degree of difference is obtained by performing a correction on the duration for writing an input pattern, thereby comparing this  
 20 corrected input pattern with the registered pattern.

Step 17 is a calculation stage at which a cumulative degree of difference, which arises in the time axis distortion function itself, is calculated as a second degree of difference showing a degree of difference on writing movement.

In step 18, the input pattern is then distinguished to be a true or a forgery/a false in the form of a two-  
 25 dimensional discrimination function on a map which is predetermined based on the first degree of difference on shape and the second degree of difference on writing movement. The brief summary of the verification processes are mentioned below.

Firstly, a degree of difference with respect to the shape of a signature is compared between an input pattern and the registered pattern after a normalization of the input pattern is completed. This normalization,  
 30 as mentioned in the step 16, minimizes a cumulative error of coordinate and writing pressure along the time axis between the registered pattern and the input pattern.

Next, a degree of difference with respect to writing movement of the input pattern is obtained by a time distortion function employing a second degree of difference which characterizes this invention. Then, the input pattern is compared to the registered pattern based on the degree of difference on writing movement.

35 Therefore, according to the present invention, a signature verification with high accuracy of recognition rate and rejection rate will be obtainable by the use of a twodimensional map on which said both degrees of differences distribute.

Following are the further detail of said steps for the embodiments.

A registered pattern read out from the memory in the step 11 is the pattern that a true signer has  
 40 previously registered his/her autograph as a true signature. A coordinate information  $z = (x, y)$  and a writing pressure information "p" of the registered pattern are consecutively read in the form of electrical signals, and then they are stored as a registered true pattern. The coordinate "z" and the writing pressure "p" thereon are preferably obtained by averaging a plurality of signatures, so that the accurate characteristics of the signature are well reflected. The registered pattern is then represented by the three-dimensional time  
 45 series data with the number of sample points "L", the coordinate information "z", and the writing pressure information "p" as follows:

$$\{Z_r(1), Pr(1)\}_{i=1}^L$$

Thus, registered pattern is read out from the memory, but it is desirable to update the registered pattern to meet with a newest true signature as any variation arises in the true signer.

50 An input pattern, in the step 12, consists of signals being electrically converted from a signature written by a person to be verified. The pattern is represented as a time series data sampled at equal intervals of time including a coordinate information  $\{x(n), y(n)\}$  and a writing pressure information  $\{p(n)\}$ , combined in  $\{x(n), y(n), p(n)\}$ . Here, "n" denotes the number of sample point beginning from 1 through N.

A normalization of the input pattern is represented in the form of complex equation with respect to the  
 55 coordinate data and the writing pressure data of the input pattern, respectively in the following.

Explanations regarding normalization steps are as below.

Initially, information with respect to three-dimensional time series along the time axis, or an arc axis, is normalized, and the position and size of an input pattern are normalized.

Particularly, with respect to the complex coordinate data shown as;

$$z(l) = x(l) + iy(l)$$

$$l = 1, 2, \dots, L$$

, where  $i = \sqrt{-1}$ , the next equation is derived by normalizing the sample number "N" to be "L".

Here a new complex series

$$z_1(l) = \frac{z(l) - z_g}{\|z(l) - z_g\|}$$

$$l = 1, 2, \dots, L$$

is determined for a preliminary normalization. Here,  $z_g$  depicts the centroid of the input pattern, defined as

$$z_g = \frac{1}{L} \sum_{l=1}^L z(l)$$

Also, the symbol  $\| \cdot \|$  represents the complex coordinate norm, and it is defined as

$$\|z(l)\|^2 = \frac{1}{L} \sum_{l=1}^L |z(l)|^2$$

The real part of coordinate value tends to increase with time, because most people write signatures from the left to the right. This component of constant movement will be an undesirable factor for the verification, and must be eliminated as follows:

The component of constant movement is defined as,

$$z_2(l) = \xi \cdot \frac{(l-1)}{L} + \eta$$

Therefore, the coordinate series  $z^*(l)$ , whose component of constant movement is removed, is defined as

$$z^*(l) = z_1(l) - z_2(l)$$

$$l = 1, \dots, L$$

Here, the constants  $\xi$  and  $\eta$  are selected to minimize  $\|z^*(l)\|$ , thereby defined as

$$\xi = \frac{12}{L} \sum_{l=1}^L z_1(l) \cdot (l-1)$$

$$\eta = -\xi/2$$

The complex valued series  $Z^*(l)$  obtained from the aforementioned normalization operations represents normalized complex coordinate series, which will be simply referred hereinafter as "coordinate series".

Similarly, concerning the writing pressure information, an amplitude is normalized as follows:

$$p^*(l) = \frac{p(l)}{\|p(l)\|}$$

Thereafter, the time axis distortion function, which serves to reduce cumulative errors to the minimum, is applied to both the registered pattern and the input pattern by using the dynamic programming matching technique. Thereby, normalization is performed on both the registered pattern and the input pattern along

the time axis.

Finally, a degree of difference is obtained by comparing the two normalized patterns each other; the normalized registration pattern and the normalized input pattern. Described more in detail, the degree of difference is prepared by the steps of:

- 5 obtaining a time axis distortion function between the registered pattern and an input pattern in the step 15;
- obtaining a degree of difference on shape between the registered pattern and an input pattern on the basis of the aligned time axis by means of the time axis distortion function in the step 16, resulting in reducing a cumulative error in minimum; whereby a degree of difference with respect to the shape of the input pattern is obtained.

- 10 This time axis distortion function is employed for matching signatures in case of verification as a method of optimizing a multi-stage determination process by the use of dynamic programming matching.

Also, according to the preferred embodiments, the coordinate information and the writing pressure information are simultaneously processed by applying a predetermined weighting to the respective of information through this dynamic programming matching process.

- 15 In Figure 2, the degree of difference "d" between the ith point of the registered pattern  $X_r = \{Z_r(i), P_r(i)\}_{i=1}^L$  and the jth point of an input pattern  $X^* = \{Z^*(j), P^*(j)\}_{j=1}^L$  are expressed as follows with the coordinate series and writing pressure series obtained by said preliminary normalization.

$$d^2(i, j) = (1-w_p)[z_r(i) - z^*(j)]^2 + w_p[p_r(i) - p^*(j)]^2$$

- 20 i, j = 1, ..., L

Here,  $W_p$  ( $0 \leq W_p \leq 1$ ) is a weight to be applied to the writing pressure series and  $(1-W_p)$  is a weight to be applied to the coordinate series.

- Accordingly, a function "d" is inactive with respect to the writing pressure series when a weight applied to the writing pressure is " $W_p=0$ ", and only depends on the pen coordinates, which is equivalent to
- 25 treating the character pattern as a single stroke. When the weight applied to the writing pressure is " $W_p=1$ ", the function "d" depends only on the writing pressure, and as such means that the shape of the character will be ignored in the recognition process.

- Therefore, according to this embodiment, it becomes possible to apply the dynamic programming matching to both the coordinate series and the writing pressure series through a common calculation
- 30 method by setting a specific value for a weighting coefficient.

In consideration of the non-linear conversion between the axes of patterns A (registered true pattern) and B (input pattern), based on the dynamic programming matching concept, an error thereof is defined as follows:

$$ds(A, B) = \frac{1}{2L} \min_{i,j} \sum_{k=1}^K d\{i(k), j(k)\} \Delta l(k)$$

$$40 \quad \Delta l(k) = |i(k) - j(k-1)| + |j(k) - j(k-1)|$$

- The equation provides an optimum value based on the non-linear axial expansion/contraction. The following conditions are set to the time axis distortion function  $\{i(1), j(1)\}$  which represents the non-linear
- 45 conversion.

(1) Monotonicity:

- 50 That is, based on the assumption that usually a writer will not change the stroke order of his/her signature, the time axis distortion function will be a function increasing monotonically.

$$i(k-1) \leq i(k), j(k-1) \leq j(k)$$

$$|i(k) - i(k-1)| + |j(k) - j(k-1)| \geq 1$$

55

(2) Continuity:

That is, with respect to the continuous stroke-to-stroke coordinate and writing pressure variations, the

time axis distortion function has to be a continuous function.

$$|i(k) - i(k-1)| \leq 1, |j(k) - j(k-1)| \leq 1$$

5 (3) Boundary conditions:

That is, in this embodiment the starting and ending points of an input pattern are fixed, for which the boundary conditions are set as follows.

$$i(1) = j(1) = 1, i(K) = j(K) = L$$

10 A figure 3 shows an example of the time axis distortion function obtained by the use of the dynamic programming matching. When both two patterns are perfectly identical, there will be zero error at each sampling point, in this case the time axis distortion function itself will coincide with a line which has a proportional constant 1, that is, the diagonal line in Figure 3.

However, in general, there will be non-linear type of errors between two patterns due to a temporal fluctuation. When those errors are normalized by dynamic programming matching as shown in the Figure 3, a time axis distortion function is obtained, the function having an deviation to each side of the sampling points along the diagonal line.

Thus, once the time axis distortion function is obtained, a degree of difference is obtained by performing a pattern matching which minimizes the cumulative errors between the normalized coordinate information and the writing pressure information along the time axis.

In the step 16, a degree of difference "ds" (A, B), between the registered pattern and the input pattern, can be obtained as a first degree of difference which represents a difference, including the writing pressure information, with respect to the shape of the input signature.

After the degree of difference relating to the shape of the input signature is obtained as a first degree of difference "ds", then, a second degree of difference "dm" which represents a difference of writing movement is obtained in the step 17.

This second degree of difference "dm" can be defined in accordance with a degree of deviation from the diagonal of the time axis distortion function.

For example, defined as

$$30 \quad dm = \|i(k) - j(k)\|$$

here

$$35 \quad \|i(k) - j(k)\|^2 = \frac{1}{K} \sum_{k=1}^K |i(j) - h(j)|^2$$

That is, the second degree of difference "dm" denotes a degree of correction along the time axis and a degree of difference with respect to the writing movement as well.

40 Though the second degree of difference is obtained from the deviation of the time axis distortion function along the diagonal line in this embodiment, it is possible to apply another appropriate method to obtain the second degree of difference.

For example, in the case of a forged signature, the time axis distortion function shows a tendency to deviate to each side far off from the diagonal line. That deviation is shown in Figure 4 as a deviation of the time axis distortion function 200 along the diagonal line 100.

45 Therefore, it is possible to define a degree of difference on writing movement based on this deviation.

The Figure 4 shows two different types of time axis distortion functions as 200 and 201, respectively.

Also, as can be seen from the Figure 4, while the time axis distortion function 201 has a less deviation off from the diagonal line 100, the time axis distortion function 200 has a more deviation.

50 In other words, variations arose in the beginning stage of writing movement in the case of 201, whereas in the case of 200, variations incessantly occurred through the whole process of writing. Accordingly, it can be said that the forged signature has a tendency to show a characteristic; a wide deviation to each side off from the diagonal line, whereby a degree of difference regarding to a writing movement can be distinguished.

55 After both the first and second degrees of differences are obtained in the manner mentioned above, those differences are accordingly judged which area on a two-dimensional map to be classified based on a predetermined reference value in the step 18. The input signature is distinguished to be a true, a false, or a forgery consequently. In this preferred embodiment of the invention, a setting of the areas; a forgery

signature area, a genuine signature area, a false signature area and a boundary signature area, is decided on the basis of information read out from a two-dimensional map.

In Figure 5, a lateral axis shows a first degree of difference "ds" which represents a degree of difference with respect to shape, and a longitudinal axis shows a second degree of difference "dm" which depicts a degree of difference with respect to a writing movement.

From the above explanations, it can be understood that the number of signatures recognized as true will decrease, while that of signatures rejected as false will increase proportionally, if the degree of difference on both axes increases.

In the Figure 5, four areas, such as A, B, C and D, are settled upon a two-dimensional map on a basis of an arbitrary discriminant function.

An area "A" is a genuine signature area. When a signature written by a person to be verified is classified into the area "A", the person is recognized as a true signer. If both two types of differences; a first degree of difference "ds" and a second degree of difference "dm", which are obtained by the foregoing judgment process belonging to the genuine signature area, and then the input pattern is acknowledged as a genuine virtual signature. The area "C" is a false signature area in which if at least one of the two differences shows significantly large value, the input pattern is then judged as a false signature.

Thus, according to the present invention, a signature is distinguished to be a true or a false signature by two-dimensional arrangement of both degrees of difference, whereby the rate of verifying a true signer, the rate of rejecting a false or a forgery can be remarkably improved.

Also, in the present invention, an area for a forgery is set in proximate to each of two axes as an area D. An input pattern of a signature, classified in this area, has a characteristic that one of two differences of the input pattern has extremely resembles to that of the registered pattern compared to a case of a pattern classified in a true signature area.

In general, it never occurs that an input signature extraordinarily resembles to the registered pattern with respect to either of the two differences; a movement or a shape. If a pattern shows the above-mentioned characteristics, this pattern will be rejected as a signature to be classified in a forgery signature area. With the help of this area D, or a forgery area, a conventional forgery imitated the registered pattern is rejected without fail, guaranteeing a full security.

More essential to the present invention is that a boundary area "B" is settled in between the genuine signature area "A" and the false signature area "C". In case a signature verification system cannot judge an input pattern to be a true or a false. A degree of difference will be calculated and outputted as a degree showing how the input signature resembles the registered true signature based on at least either of "ds" or "dm", i.e. a shape difference or a writing movement, or more preferably, based on both differences.

Therefore, a trouble which a true person is rejected due to a fluctuation of his/her signature can surely be prevented by the use of an output of a degree showing how his/her signature resembles the registered true pattern.

As has been described in the above, according to the present invention, a remarkable improvement of the acknowledgment rate of a true signer and the rejection rate of a false signature are achieved when comparing an input signature pattern and a registered pattern.

Also, according to the present invention, when the input signature is verified by the two types of difference with respect to shape and writing movement, a forgery signature imitated a true signature can be securely rejected by setting a forgery signature area adding to the genuine signature area and the false signature area.

Further, the present invention has an advantage in providing a criterion of identification to the signature classified in the boundary area set in between the genuine signature area and the false signature area.

## Claims

1. A signature verification method for distinguishing a signature to be a true, a false or a forgery, comprising the steps of:

- (a) storing a true pattern written by a true signer as a registered pattern;
- (b) reading an input pattern written by a signer to be verified;
- (c) calculating a time distortion function between the registered pattern and the input pattern by employing a dynamic programming matching process;
- (d) correcting errors, with respect to time, to be a minimum by performing a time axis correction to the input pattern with a time distortion function;
- (e) calculating a difference on shape between the corrected input pattern and the registered pattern



as a first degree of difference;

(f) calculating a degree of non-linearity of the time distortion function as a second degree of difference with respect to writing movement that represents a cumulative error; and

(g) classifying the two types of differences into a multiplicity of settled areas according to a two-dimensional map on which the calculated values of the first and second degrees of differences are distributed.

2. A signature verification method according to claim 1, wherein the registered true pattern is composed of three-dimensional time series data including a coordinate value  $Z_r(l)$  and a writing pressure value  $Pr(l)$ , the sampling data at a sampling point  $L$  of the registered true pattern being expressed in the following form:

10  $\{Z_r(l), p_r(l)\}_{l=1}^L$

3. A signature verification method according to claim 1, wherein the registered true pattern is updated to meet with a newest true signature as any variation arises in the true signature.

4. A signature verification method according to claim 1, wherein the input pattern is composed of three-dimensional time series data including coordinate values "x", "y" and a writing pressure value "p", the sampling data at a sampling point, "n" = 1 through N, of the input pattern being expressed in the following form:

15  $\{x(n), y(n), p(n)\}$ .

5. A signature verification method according to claim 1, further comprising the step of preliminarily normalizing the input pattern for the comparison with the registered pattern.

20 6. A signature verification method according to claim 5, wherein said preliminarily normalizing includes normalizing the number of sampling points (L, N) and normalizing the position and shape of the input pattern written on a signature input board.

7. A signature verification method according to claim 1, wherein a predetermined weight is applied to the time distortion function with respect to a coordinate value and a writing pressure value.

25 8. A signature verification method according to claim 1, wherein two-dimensional arrangements of both the first and second degrees of differences are classified into a plurality of areas:

a forgery signature area in which the input pattern is intentionally imitated to the registered pattern;

a genuine signature area in which the input pattern belonging to the individual settled area two-dimensionally remote from the forgery signature area is classified;

30 a false signature area in which the input pattern belonging to neither of the aforementioned two areas is classified.

9. A signature verification method according to claim 8, the false signature area includes a boundary area in which a signature hardly distinguishable to be a true signature or a false is classified, thereby giving an output showing the degree how the input signature resembles the registered true signature.

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FIG. 1

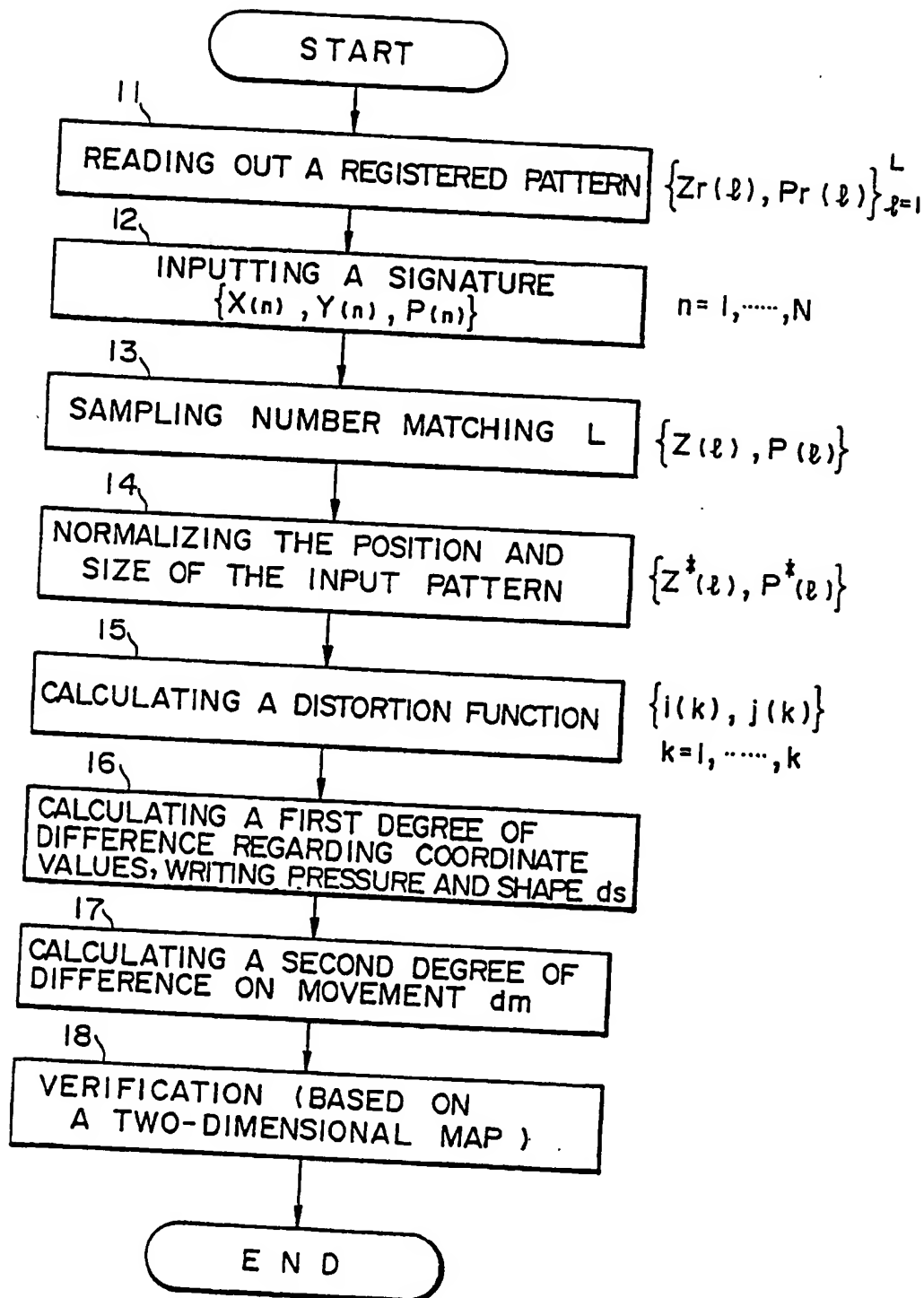


FIG. 2

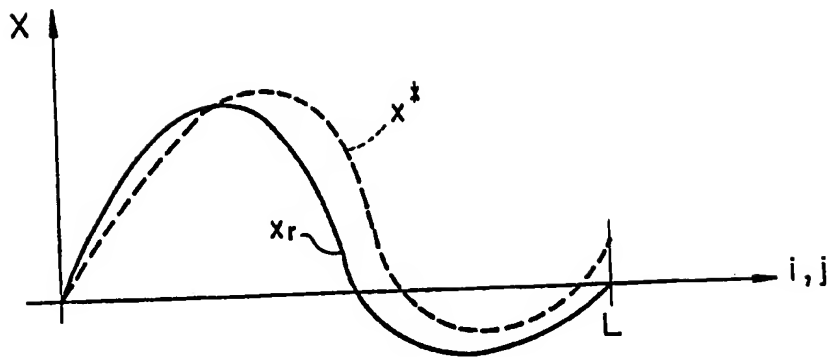


FIG. 3

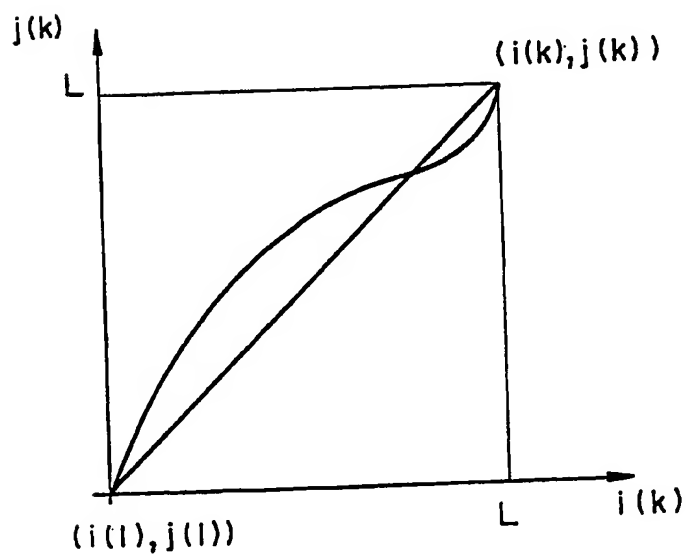


FIG. 4

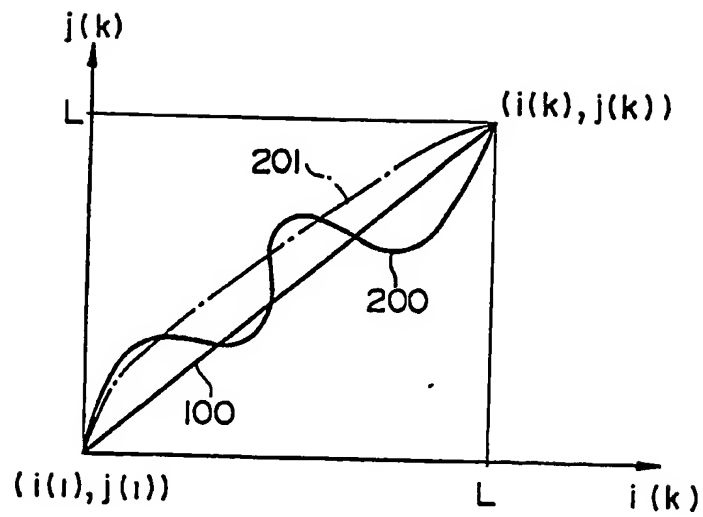


FIG. 5

